

Certificate Number: 03088-PAE-DE-028567877

Bankruptcy Case Number: 16-17190



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 3, 2017, at 8:11 o'clock PM CST, Margaret M Papale completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 3, 2017 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor